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THE MADISONIAN. FOR THE COUNTRY.

enced on Saturday last the publication of a weekly edition of the Madisonian, and shall issue the second number to-day. This edition will comprise a condensed report of the daily proceedings of both Houses of Congress, with all the editorial matter and much other political, statistical, financial, and miscellaneous reading comprised in the edition published every other day—filling the four sides of the sheet with reading matter, of an interesting and valuable character.
This will prove a valuable acquisition, we flatter ourself, to all who would supply themselves with general information from the Capitol of the United States, in a cheap and convenient form, accessible to all. The present political period is an interesting and important one, and cannot fail to excite the attention of every one who seeks to be informed upon matters of general con-

The price for the Madisonian, weekly, one year, is \$3, payable invariably in advance. December 16, 1837.

NILES' REGISTER.

IN reply to the daily inquiries from Members of Con, gress and others, it is deemed proper thus to state, that complete sets NILES'S REGISTER, from its comthat complete sets NILES'S REGISTER, from its commencement in September, 1811, to the present period can be obtained on application to Mr. Public Rica art, the agent of the late editor, in Baltimore, Maryland, or to the present editor in Washington city, on the following terms, for cash only, payable on delivery, viz:

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ed, upon official statements.

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THE GOROSTIZA PAMPHLET. FOR SALE by F. TAYLOR, in pamphlet form, an "Examination and Review of a Pamphlet printed and secretly circulated by M. E. Gorostiza, previous to his departure from the United States, and by him entitled "Correspondence between the Mexican Legation and the Department of State of the United States," respecting the passage of the Sabine.

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Jan 30

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dec28

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WASHINGTON CITY, TUESDAY FEBRUARY 20, 1838.

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Feb. 15

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Feb. 13

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Condon.

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Feb. 12

GRAND NATIONAL BALL.—The Birth Night Ball in honor of General Washincton, will be held on the 22d instant, at Carusi's Salcon.

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W. W. Southgate, Ky. Col. Cox, do. Georgetown.
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The first number will be issued in the first week in February, 1838.

uary, 1838.

ID All communications relating to subscriptions, and II All communications relating to subscriptions, and the financial affairs of this journal, to be addressed to Etter and Bayne, publishers of the Christian Statesman, Washington City, D. C.: those relating to the editorial department, to the Rev. R. R. Gurley, editor, &c.

JOSEPH ETTER,
WILLIAM H. BAYNE.

CITY OF WASHINGTON, January 1, 1838.

K ANT'S METAPHYSICS OF ETHICS, m one volume, translated from the German, is just published and for sale by F. TAYLOR.

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BARBOUR AND HARRINGTON'S AMERICAN EQUITY DIGEST.

From Chancellor Walworth.
SARATOGA SPRINGS, June 14, 1836. SARATOGA SPRINGS, June 14, 1930.

I have no hesitation in recommending it to the Profession as a valuable Digest of Equity Cases, which will be found very useful to those whose libraries are furnished with the Reports, and indispensable to other members of the Profession, who wish to become acquainted with the decisions of the various Equity Reports in this country and in England in a condensed form.

It. Hyps Walworth.

From Judge Cowen.

From Judge Cowen.

I know Mr. Barbour's means of sescarch, his ability and industry, and do not hesitate to say that the plan cannot be better executed than it has been by him. I speak with the more confidence, because I used soveral of his heads in the course of judicial research, and found them of very great assistance. The book is essentially hecessary to the Chancery practitioner. Our undigested Chancery Reports are numerous, and the publication of a work of the kind has already been too long delayed.

E. Cowen.

From Chief Justice Savage. My examination of the Digest has been sufficient to missly me of the great usefulness of such a work to the Profession, and of the abinity and industry with which it has been executed.

From Professor Hoffman. This Digest is analytically arranged, and with all requisite clearness, in its cardinal and minor divisions, and embraces an extensive series of British and American chancery cases. Such labor-saving auxiliaries are eminently useful to practitioners.

DAVID HOFFMAN.

From Benjamin Rand, Esq.

Boston, July 12, 1837.

The American Chancery Digest is a very useful and valuable work. A Digest of the decisions of the Courts of Equity in this country was much wanted before the appearance of this work, as an index to the many volumes of printed reports, otherwise of comparatively little use to the Profession in practice. I have examined the volumes comprising this Digest, and find that the cases have been collected and digested with great care, diligence and fidelity.

R. KAND.

To the student and practitioner in Chancery, this book will be a valuable, and almost necessary key to the multitudinous decisions in Chancery, which are scattered throughout upwards of three hundred volumes of American Reports, and especially when it is considered that this jist is increasing every day.—American Jurist, for July, 1847.

CHITTY'S PLEADINGS "It is to a writer of our own day that the honor is due of having first thrown effectual light upon the science of Pleading by an elaborate work, in which all its different rules are collected, arranged in convenient divisions, and llustrated by explanation and example."—Mr. Sergeant

COLLYER ON PARTNERSHIP.

"Of the four Treatises above mentioned [Watson, Montague, Gow, and Collyer,] the chief are Gow's and Collyer's—the former published in 1830 the latter in 1833.

"Mr. Collyer, is perhaps, upon the whole, to be preferred, on account of his fuller statement of the cases, whereby the reader will be able to understand and appreciate," &c.—Warren's Law Studies, a highly valuable work recently published. COLLYER ON PARTNERSHIP.

CHITTY ON BILLS. Mr. Warren, in his "Popular and Practical Introduction to Law Studies," p. 492, giving directions to the student for selecting a library, mentions, on Bills of Exchange, Joseph Chitty, sen., Joseph Chitty, Jr., Bayley, and Roscoe, and then adds: "The first of these, and the edition of 1833, [from which the last American edition is taken,] will be found incomparably the most useful for the practitioner."

practitioner."

In another place, he says: "This is a great and very intricate head of Law, [Bills of Exchange, Promissory Notes, etc.] and one to which the student's attention will be called almost daily. "Mr. Chitty's Treatise, which is a very complete and masterly one, contains every thing relating to the subject, very conveniently arranged, and with an excellent Analytical Index.

CHITTY'S CRIMINAL LAW.

CHITTY'S CRIMINAL LAW.

From the American Jurist and Law Magazine, for Junuary, 1837.

"The extensive use of this book, and its well-earned reputation, render any particular remarks from us on its character entirely superfluous. But the notes and references by Mr. Perkins [the American editor] to the present edition, deserve especial mention. They place their author, among American annotators, by the side of Story and Metcall.

"Mr. Perkins's notes are acute, thorough, and learned, and what is very important, appended with critical accuracy to their natural places in the text.

"Reference has been made to nearly twothousand cases, in addition to the former editions. All the American reports have been sifted; and every case which bears upon any part of the Criminal Law correctly cited. We do not hesitate to say, that Mr. Perkins's labors have essentially enhanced the value of Mr. Chitty's work.

Feb. 19-3t

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dec21

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Feb. 3.

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Feb. 3.

G EMS OF BEAUTY, for 1838.—A splendid Souvenir, large folio size, just imported into New York, is this day expected, for sale by

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CONGRESS.

IN SENATE.

FRIDAY, February 16. A report from the Secretary of War specifying the contracts of the department for the present year; ordered to be printed.

dered to be printed.

Mr. WHITE, from the Committee on Indian Affairs, reported adverse to petition of Reuben Baily; adopted. Mr. TIPTON, from the Committee on Roads and Canals, reported a hill for the benefit of the Mount Carmel and New Albany Rail Road Company; with the report ordered to be printed, and to a second reading. Mr. ROANE, from the Committee on the District of Columbia, reported a bill to incorporate the Washington Navy Yard Benefit Society; ordered to a second reading.

On motion of Mr. HUBBARD, the Committee on

On motion of Mr. HUBBARD, the Committee on Claims were discharged from the further consideration of the petition of John Martin.

Mr. DAVIS introduced a joint resolution authorizing the State of Massachusetta to levy a tonnage duty on vessels leaving the port of Boston, in consequence of the services of the fee Breaking Company; read twice and ordered to be expressed. and ordered to be engrossed.

Bill for the relief of Noah Miller; ordered to a second

reading.

Mr. CRITTENDEN presented petition of citizens of Virginia, for a law graduating the price of the public lands; referred.

Mr. LINN presented memorial of citizens of Milwaukie, that the proceeds of the public lands lying on the Fox river be appropriated for the improvement of the navigation of Indiana river; referred.

Also, the charter of Bank of the Territory of Wisconsin for the ratification of Congress; laid on the table. Arso, the charter of Bank of the Territory of wiscon-sin for the ratification of Congress; laid on the table. Nr. TALLMADGE presented a resolution calling on the Secretary of the Trussury for full particulars relative to the seutlement of the French and Neapolitan indem-

On motion of Mr. MOUTON, On motion of Mr. MOUTON,
Resolved, That the Committee on Public Lands inquire into the expediency of establishing a land office
at Natchitoches, La.
Bill for the relief of certain citizens of Arkansas.

Bill making appropriation for the completion of tain military roads in Arkansas. Severally read a third time and passed. Bill establishing two additional land offices in

kansas.

Bill for the relicf of J. B. Vallee.

Bill for the relief of W. H. Richardson and others.

Severally ordered to be engrossed.

Bill appointing commissioners to settle claims to reservations under the Choctaw treaty, came up with amendments, which amendments were adopted, and the

bill passed.

Bill for the relief of the heirs of Jao. M'Carty; or dered to be engrossed.

SUB-TREASURY SCHEME.

Mr. TIPTON having the floor, spoke in opposition to the bill till 3 o'clock, and having concluded,
Mr. CLAY, of Ky., rose and remarked that it was his desire to next address the Senate, but his illness prevented him at this time; he, therefore, claimed the indulgence of the Senate; which, on motion, went into

had gence of the Senate, which, on hotolo, went the executive business. At the conclusion of which, Mr. WEBSTER rose and remarked, that he had received a letter from the Hon. John Ruggles, requesting him to introduce an investigation before the Senate, relative to certain charges of corruption made against him by a New York paper.

In compliance with the request, Mr. WEBSTER

introduced a resolution, that a Committee be appointed to inquire into the subject of the letter of the Hon. Inc. Ruggles, of the 13th inst, to a member of the Senate, which was laid before the Senate at this time. The resolution was laid on the table. Mr. W. giving notice that he should call it up on Monday.

Adjourned till Monday.

HOUSE OF REPRESENTATIVES.

FRIDAY, Feb. 16. Mr. HOWARD stated to the House that he had this Mr. HOWARD stated to the House that he had this morning received a communication from the Secretary of State, in relation to the state of things on the Northern Frontier, which called imperiously for the immediate action of the House on the bill for the preservation of the neutral relations of the United States on the Northern Frontier. The substance of the information was, that a large military force was now moving from the northern side of Lake Erie against Canada. The expedition would move through Michigan to Detroit, where its force would, no doubt, be greatly increased. The people on the route had liberally supplied the troops with arms and munitions of war. He sent to the Chair several communications sent from Generals the Chair several communications sent from Generals

Scott and Brady on the subject, which were read.

Mr. HOWARD said there being no law for the protection of the peace of the frontier, which could reach the case, it had necessarily to interpose the military

The bill from the Senate, entitled an act to amend "an act in addition to an act to punish certain crimes against the United States," was then read a second time.

[The bill provides for the arrest, trial, and punishment of persons levying troops, or collecting military stores on the frontier of the United States for transportation to any place within any foreign State or colony conterminous with the United States, when the circum-

on a war against any citizens or subjects of such conterminous State or colony.]

Mr. HOWARD offered an amendment to the bill
providing that the provisions of the bill should not extend to the trade in arms or munitions of war between
this and other countries, not conterminous. For the
want of some bill of this kind the peace of this country
had often been hazarded. The danger of collision had
passed away from the theatre where it was lately appreleaded and had surgury up in another anatter. To resert

passed away from the theatre where it was lately apprehended and had sprung up in another quarter. To resort to military power to enforce our neutrality was not consistent with the general policy of this country, where the object could be effected by the civil power. The object of the bill was to preserve our neutrality by the interposition of the civil authority.

Mr. HOLSEY opposed any immediate and hasty action on the bill. It changed the general policy of the United States in regard to this subject, and was calculated to interpose obstacles to the regular trade of our citizens. He would go as far as any one to preserve the pourfailty of the U.S. in regard to any friendly nation, neutrality of the U. S. in regard to any friendly nation, and to prevent our citizens from taking part in any war. But to attempt to restrict our regular export trade, on account of any war, waging between two foreign powers, was to depart from our uniform and well settled policy as a nation. He contended that our legislation the explicit of the property of any on this subject must be confined to the prevention of any interposition on the part of our chizens, in the domestic broils of another state. To go any farther would be a violation of the principles of our constitution, and of the settled policy both of this and other commercial na-tions. The bill did not confine itself to civil wars, but might be extended to any war springing up between a conterminous state and any foreign country. The bill should be so restricted as merely to authorize the seizure of any articles contraband of war, intended to be sent into any belligerent countries, on the interference of citizens of the U.S. in the domestic broils of any

nation, whether conterminous with us or not.

Mr. LOOMIS suggested that he should be under the necessity of offering a substitute for the whole bill. In every quarrel on our borders, the feeling arising on our side of the line, would necessarily extend it to the other—especially when the contest was between oppres-sion and liberal principles. The provisions of this bill he objected to, for its want of sufficient guards. It exposed citizens to vexation and trouble, while in the pur-suit of their ordinary and legal business. It gave offi-cers the power to infringe upon private rights—to arrest the persons and property of individuals, without process of law, and, to seize upon arms belonging to private in-

After some farther discussion in which Messrs. How ard, Shields, Holsey, and Smith took part, Mr. SHIELDS moved to postpone the farther consi-deration of the hill tell Tuesday next.

of their just rights. The principal signators had been foreigners, aliens, who had come into our borders for the purpose of carrying on a war; but the penalties of the bill were directed not against these men, but our own citizens. He referred to the great difficulty which would be found in the execution of the provisions of the bill. That our neutrality had been violated, was not owing to any defect in the present laws, but in the execution of the law. He read the law of 1818, for the purpose of showing that it gave ample power to prevent our citizens from carrying on a war against any foreign State. He objected to the hill, also, that it conferred on the President the power to exert the naval and military force of the United States in execution of the law.

Mr. SMITH, of Maine, said the objections pointed out against the bill were sufficient to defeat its passage here. He declared that the bill could never be executed by a free people. All the Executive power which could be brought to bear, with all the accumulated treasury at his command, would never induce our citizens to say to their neighbor, you shall not rotain your arms. He did not believe that a free people would submit to the execution of such a law. He proceeded to point out many additional objections to the bill.

Mr. LOOMIS offered a substitute for the bill, which was heretofore laid on the table and ordered to be printed.

The debate was continued by Messrs. Fletcher, Tsyof their just rights. The principal agitators had beer foreigners, aliens, who had come into our borders for

NO. 70.

The debate was continued by Messrs. Fletcher, Tay

for, Howard, Holsey, Shepard, Mason, of Chio, and Thomson, of S. C. when, On motion of Mr. MASON, of Chio, The House adjourned.

TO THE EDFTORS OF THE GLOBE. GENTLEMEN:-1 observe that paragraphs are being circulated through the public prints, that at some former period, I berrowed, temporarily, a portion of the specie of the Feanklin Bank, at Boston, to set another bank in operation, at Westbrook, Maine, and atterwards returned the specie to the Franklin Bank, and thus improperly passed off the capital of the one bank as that of another bank; and that this is an operation illustrative of the wickedness and weakness of banking institutions

is an operation Hustrative of the wickedness and weakness of banking institutions.

I wish to correct this representation, It is untrue in all its import, and the investigating committee of the Massachusetts Legislature, who has been vouched in support of it, could not have examined a solitary original paper, or book, of the Franklin Bank, to which I was even a party, that would not have disclosed at once the utter faisity of the above representation respecting muself.

Assetosed at once the utter faisity of the above representation respecting myself.

I never made so much as an application to either the directors of the Franklin Bank, or to its president, for a bank loan in my life; and my letter to the president of that bank, upon which was based the only loan I ever had of him, will show this truth, when produced.

Mr. Dunham, the president of that bank, agreed to

procure me a loan of fourteen or sixteen thousand dollars, on twelve or eighteen months, to enable me to supply certain subscriptions of stock to the Westbrook Bank, which had been promised from other transfers and filled.

supply certain subscriptions of stock to the Westbrook Bank, which had been promised from other quarters, and falled.

Through his kind interest, I received from one individual, to whom Mr. Dunham made application for a portion of the loan I sought, a written assurance that he would furnish part of it on the terms stated in my letter to Mr. Dunham. When the loan was completed, I received the specie from no less than three different sources, and less than half of it was delivered to me at the Franklin Bank. From what sources collected, I know not.

The terms of the loan were not in any one particular within the rules of bank loans. I had made no application to the bank for a loan on any terms. I had every reason to believe, from the profier made by the third person already alluded to, as well as from the fact that the funds I received were delivered at different places in Boston, that Mr. Dunham had procured the loans for me from his own and his friend's resources; and ia no wise did I suppose myself as connected in the transaction with the Franklin Bank. But, says report, I returned some of the Westbrook Bank specie afterwards to the Franklin Bank.

True: and how and why? Not in extinguishment of one dollar of the loan Mr. Dunham had procured for me. Far from it. It was sent to Boston, where every Maine bank was compelled at the time to keep funds to redeem its bills, or be proscribed by the great banking autocrat of New Eagland, the Suffolk Bank, and deposited with the Franklin Bank as a deposite to redeem the bills of the Westbrook Bank as they should be taken up by the Suffolk, or to meet any other drafts of the Westbrook Bank as they should be taken up by the Suffolk, or to meet any other drafts of the Westbrook Bank. The amount thus deposited was credited to the Westbrook Bank, (and not running in my name, as the brook Bank, (and not running in my name, as the brook Bank by the Franklin Bank; and a bank book, showing this amount of debt due to the Westbrook Bank, (and not running in my name, as the Massachusetts Legislative Committee's report erroneously states to the public,) was returned to the Westbrook Bank. The specie, therefore, was the property of the Westbrook Bank alone, and it was so credited to that bink by the Franklin Bank, and was so deposited with the Franklin Bank in the city of Boston, as one of the associated banks under the Suffolk system. It in no wise extinguished my loan, or affected it in any shape; and it in no way lessened the capital actually paid into the Westbrook Bank.

Now these are facts which the books of the West-

Now these are facts which the books of the West portation to any place within any foreign State or colony conterminous with the United States, when the circumstances of the case shall render it probable that troops and stores were intended to be employed in carrying on a war against any citizens or subjects of such conterminous State or colony.]

Mr. HOWARD offered an amendment to the bill providing that the provisions of the bill should not extend to the trade in arms or munitions of wer between this and other countries, not conterminous. For the either the Westbrook Bank or myself has been, in any way or at any time, a party to, or conversant of, any improper or illegal transaction, or one which either would be, or ought to be, unwilling that the world should be witness of, must be apparent to

every reader.

If I had obtained the specie of the Franklin Bank on a temporary credit, and passed it off as a portion of the capital of the Westbrook Bank, and after-wards had returned this specie to the Franklin Bank in extinguishment of my loan, and thus left the Westbrook Bank capital minus to that amount, and if the Westbrook Bank had been under no liability or necessity of redecming its bills in Boston, and if the Franklin Bank had not undertaken thus to rethe Franklin Bank had not uncertaken thus to re-deem them with funds credited to the Westbrook Bank, and if the Franklin Bank had not credited the Westbrook Bank with the funds deposited, then, and in either view, a case of imposition and traud upon the public would have been made out. But not a shadow of truth is there in thus representing the matter; and in justice to myself, and to the West-brook Bank, then whom there is not a safer institumatter; and in justice to myself, and to the West-brook Bank—than whom there is not a safer institu-tion in Maine or New England, or one who keeps an equally large amount of balance against the Bos-trn banks, in proportion to its capital—those editors who have given circulation to the statement I have corrected, are requested to give place in their columns to this statement, and allow me to add, that the fabor that has been exerted in certain quarters to connect my name with some censurable transaction of some rotten banking institution, being thus swept away, I can assure its projectors that I am no less fortified against every new assault of the kind. There is not now, and there never was, an instance within my re-collection, in which I bave obtained a loan from any banking institution in New England, for my own any banking institution in New England, for my o accommodation, in which bank I was not owner a greater amount of stock than the aggregate of my loans; and hence no banking institution has ever yet been made by me (however they have been used by others) an instrument of multiplying to any ex-tent my pecuniary resources; and the estimation in which I hold these institutions, proceeds not, and never has proceeded from any such private or sinis-ter motive. While I dare to bid them defiance on the one hand, I dare to do them justice on the other.

Most respectfully, your obedient servant,
FRANCIS O. J. SMITH.

Washington, Feb. 9, 1838.

From the New York Guzette.

Mr. SHIELDS moved to postpone the farther consideration of the bill till Togsday next.

Mr. CAMBRELENG opposed this motion.

Mr. HAYNES appealed to the gentleman from Tennessee to withdraw the motion.

The motion to postpone was rejected.

The amendment offered by Mr. HOWARD was agreed to.

Mr. FILLMORE spoke generally against the bill. He considered it as infringing upon the rights of his fellow citizens on the northern frontier, and giving an arbitrary power to Executive officers, to be exercised against our own citizens. Much as he deprecated a war with England, he would not, from apprehension of such a war, deprive his fellow citizens and constituents

of insisting or sudordination and obedience to superior authority, every body should be allowed to do precisely as they please! This is really the philosophy most in repute at present. The Governor is a tyrant if his refuses to pardon every murders that may be sentenced to the gallows by a judicial tribunal, the Court is "aristocratic" and regardless of the popular feeling, if it pronounces the peculty of the law, and the Sheriff is in some danger of mob law if he carries the sentence into, execution. The city watchman has grossly abused his little "brief authority" if he carry a vagabond to the police office; the poor pedagogue who spanks an unruly uschin for misconduct in school is a savage, deserving expulsion and a heavy fine, and even the cook who, in the superintendence of her own kitchen, exercises her legitimate prerogative of classifising interlopers among her pots and kettles. This is really the "epirit of the age." Mankind from the highest to the lowest are imbing the opinion that all government is wrong, and all exercise of it incompatible with the "march of intelligence." What this spirit will lead us to, is evident enough. The world has got to submit to a century of despotism—unmittigated despotism—before it is cured of its folly in believing, as it does now, that there can be any true freedom without suitable restraints. Governments, in former ages, have undoubtedly been too strong in numerous casus—in modern times the tendency undoubtedly is, to make them too weak. Not too weak in their formation, but too imbecile in their practical operation. Our own government, for instance, is ency undoubtedly is, to make them too weak. Not too weak in their formation, but too imbecile in their practical operation. Our own government, for instance, is unquestionably the best, the purest in principle, and most rational in character, over devised by the regulation of mankind. Properly administered, and its laws properly enforced, it is strong enough to preserve the rights, the interests, and the happiness of all those who live under it. But, if such notions as have grown up within a few years past are suffered to prevail, our system will run into anarchy, and the ultimate result will be what we have already intimated—an arbitrary and deapotic rule. The freest country on earth will be cut up into claus, who will wage bitter war with each other until some master spirit rises to subdue them all to his obedience, and teaches them to prize the blessed boon they threw away, in trying to make it better, and to clearn how much liberty they have less in ondeavoring to clutch more.

From the Boston Mercantile Journal

Er Banks are commercial institutions, which, by affording credits or issuing notes, as the representatives of money, enable merchants with greater facility to buy and sell commodities at home and abroad. A public bank is generally regulated by certain laws enacted by the Government, which define its charter, limit its capital, and establish the rules by which its business is to be conducted. The establishment of banking establishments, in almost all the peopulous towns in the civilized world, has produced the happiest effects, by affording the means of promoting and extending agriculture, manufactures, and commerce. Banking institutions, in the present age, are viewed by all enlightened men as absolutely necessary in every trading community, to facilitate the ordinary transactions of business. The precious metals, being in some scarce, cannot be always commanded to the extent which occasions, and the circumstances of soriety require.

commanded to the extent which occasione, and the circumstances of society require.

This inconvenience was strongly felt at Venice, in the middle of the 12th century, and gave birth to the idea of measuring value, and effecting the circulation of commodities, by means of credit, instead of coin, or by establishing a bank. This was the first establishment of banking in a regular and systematic form; and this bank has served as a model to almost every similar establishment in succeeding area.

tablishment in succeeding ages.

For two centuries and a half, the Bank of Venice For two centuries and a half, the Bank of Venice was the only existing institution of the kind in Europe; for the progress of improvement is gradual, and human knowledge is only matured by the experience of ages. In 1401, the magistrates of Barcelona established a bank in that city. It was called the Tanti de Cambi, (Table of Exchange) and was properly a bank of exchange and deposit. In 1407, a regular bank was first established in Genoa, called the "Chamber of St. George." In 1609, the Bank of Amsterdam was established in Holland; the Dutch being at that time, one of the most enterprising compressed natures in Europe. Its origin land; the Dutch being at that time, one of the most enterprising commercial nations in Europe. Its origin is also partly ascribed by Dr. Sinith, to the debased state of the current coin of Holland, which the trade of Amsterdam brought from all parts of Europe, and which was sold at a reduction of nine per cent. below the money of the mint. The bank, however, received the light or worn coin at its intrinsic value in the good money of the country, and gave credit for the smount on its books, thus establishing an invariable standard, which tended greatly to simplify and facilitate the operations of commerce.

It is a singular fact, that previous to the year 1694, It is a singular fact, that previous to the year 1694, there were only four banks of any importance in Europe; but on the 27th of July, in that year, a charter was granted by William and Mary, for establishing the Bank of England, which, for opulence and extent of circulation, probably surpasses every bank in the world. This bank was projected by William Paturson, a native of Dumfriessbire, in Scotland. It is said that he was assisted in his plans, by Michael Gregory, a gentleman of great consideration in the city of London. This William Paterson seems to be one of those enterprising men, to whom the trade and prosperity of Great Britain are so much indebted. He also projected the Bank of Scotland, a charter for which was granted within a year after the establishment of the Bank of England. Since that time, a banking institution has been esta-Since that time, a banking institution has been esta-blished in almost every town in Scotland, and in some,

two or three.

The French people were unfortunate in their first attempts at banking. The first bank was established at Paris, in 1716, by the celebrated John Law. His brother William was a partner, and the bank assumed the firm of the general Bank of John Law & Co. It obtained the confidence of the public. But it was soon changed by the arm of despotism from a private into a public concern, and called the Royal Bank. The "Company of the West," the " Mississippi Scheme," and the "Company of the Indies," grew out of this hank.

Speculations were carried on to an extent which would even astonish a New Englander of the present day; and in 1780, this mighty bubble exploded, and involved many thousands in utter ruin.

In this country, the Bank of North America was established in 1781, with a capital of \$2,000,000. It owed its origin to the vigorous and enterprising genius of ROBERT MORRIS, who has been justly styled "the father of the system of credit and paper circulation in this country." The Bank of the United States, a Nafather of the system of credit and paper circulation in this country." The Bank of the United States, a National Bank, was conceived by Alexander Hamilton, the Secretary of the Treasury, immediately after the adoption of the present constitution. The plan was submitted to Congress on the 18th of December, 1790—and the act of Congress incorporating a Bank, passed into a law on the 25th of February following. The Massachusetts Bank in Boston, was the second bank established in this country, in 1784, capital \$1,600,000. The Bank of New York was established the same year. The Bank of Maryland in 1790. The Providence Bank in Rhode Island, 1791. The Bank of South Carolina, in 1792. The Union Bank of Boston, in 1792. The New Hampshire bank, in 1793. The Bank of Pennsylvania was established in 1792. The Bank of Nantucket, in 1795. Since that time they have been daily increasing, and one or more is found in every town of any size or importance. Since the expiration of the charter of the United States Bank, they have increased almost advantagement. This multiplication of Banks to an extent far beyond what is required by the wants of the trading community, has proved a senious evil. This, in connection with the transfer of the the wants of the trading community, has proved a se-riors evil. This, in connection with the transfer of the "deposites," has caused the most wild and extravagant "deposites," has caused the most wild and extraogant speculations—has weakened the confidence of the great mass of the people in banking institutions—and in many cases has been productive of bankruptcy and ruin. This said state of things has been felt by all classes of people—and a considerable time must clapse before the former healthy condition of the country is restored, even by the wisest legislation.

A Wife.—When a man of sense comes to marry, it is a companion whom he wants, not an artist. It is not merely a creature who can paint, and play, sing, and dance—it is a being who can comfort and counsel him, one who can reason and reflect, and feel and judge, and the sense and discriminate—one who can assist him in discourse and discriminate—one who can assist him in his affairs, lighten his sorrows, purify his joys, strengthen his principles, and educate his children. Such is the woman who is fit for a mother, and the mistress of a family. A woman of the former description may occasionally figure in a drawing room, and attract the admi-ration of the company, but she is entirely unfit for a helpmate to a man, and to "train up a child in the way it should go "—Port Folio.

SPARKLING HOCK.

MORGAN & CO. have just received, for sale, some flavor, it has no superior. Expected by the same spacket, some as fine Champagnes and Clarets as ever came into the District.

J. B. MORGAN & CO.

Corner of 7th at. and Penn, avenue,
Formerly Gowan & Jacobs

NOTICE.—A person calling himself SELBY PARKER, of Washington, D. C., is requested to send for, pay and take away a small package, executed according to his order, 6th November last.

WM. SIMONSON, corner of Fulton
Feb. 6-3t and Gold street, New York.